Amendments to the Specification

Please amend the abstract as indicated below. The amendments are supported by the application as originally filed and no new matter has been added. Deleted text has been struck through. A new abstract is submitted on a separate sheet in accordance with 37 C.F.R. § 1.72.

In a system for reading data encoded on a single, secure, personal, portable database of private information, such as ~~for example~~ an optical memory card, a method of interaction between an optical card user, a broker and an agency seeking a transaction with the card user. The user is provided with a blank optical memory card which he encodes with ~~all of~~ the user's personal transactional information such as credit card numbers. The agency and user are provided with access to a transaction site ~~such as the a computer with access to the broker's e-commerce site and/or a kiosk~~. The user is able to use the single, secure medium to conduct many transactions. ~~After inserting the card into a transaction site such as a kiosk, the user's identification is verified using biometric indicia. From the kiosk, the user is able to access his or her personalized web site and select the transaction, business, personal or governmental, which he or she wishes to conduct.~~ The user selects the encoded information that is needed to conduct the transaction with an agency. The information is read and transmitted to a broker who completes the transaction. Here, the agency is not provided with access to the information and the information is not stored in company or network database or on a network. ~~A confirmation that the transaction has been completed is provided to the user and the agency with which the transaction has been conducted. Alternatively, the user may choose to provide the agency with access to the information.~~